



**HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION**

Number: 05-42

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FEDERAL THRIFT SAVINGS PLAN INTRODUCES NEW LIFECYCLE (L) FUNDS

NO EXPIRATION

1. Effective immediately, a new series of funds called the Lifecycle (L) Funds are available to Thrift Savings Plan (TSP) participants.
2. Lifecycle funds are asset allocation portfolios with investment mixes tailored to a participant's target time horizon. The target horizon is the time when the participant intends to withdraw the funds. As the withdrawal date approaches, the Lifecycle fund's investment mix automatically becomes more conservative (i.e., less risky). The Lifecycle investment model automatically reallocates assets within the accounts for the fund participants.
3. Contributors to TSP now have four diversified stock and bond funds, as well as a Government Securities (G) Fund, in which to invest their retirement savings. The stock and bond funds include the Common Stock Index Investment (C) Fund, the Small Capitalization Index Investment (S) Fund, the International Stock Index Investment (I) Fund, the Fixed Income Index Investment (F) Fund, and the G Fund. The new L Funds automatically allocate assets among the five underlying funds at no additional cost.
4. Additional information about the Lifecycle (L) series of funds or any TSP funds can be found at www.tsp.gov.
5. TSP contribution elections cannot be processed through the TSP automated system by participants. Participants must continue to file contribution election cards (TSP-1) with the Directorate for Human Resources, ATTN Customer Services. Allocations or intra-fund transfers, however, can be made at any time using the TSP Website, or by calling toll-free 1-877-968-3778 or the Thrift Line (504) 255-8777.
6. Questions regarding TSP may be directed to Capt Kenneth DeCelle at CAGNET 6-3411, DSN 466-3411 and (916) 854-3411, or kenneth.decelle@ca.ngb.army.mil.


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